

Residential Mortgages **Product Guide**

10 April 2025



Prime



Platinum



Near Prime



Prime Plus

Unencumbered



property



First Time Buyers up to 95% LTV



Right to Buy and Shared Ownership

Right to Buy and Shared Ownership



Interest Only available up to age 75



Office based

Referrals

considered

underwriting support

£25k - £1.5m with loans up to £2.5m considered by referral



No credit score: each case is assessed on its own merits



Fast Track re-

On-site legal team

mortgage service

> Skilled Worker Visa accepted up to 90% LTV



Purchases and

Remortgages up to

90% LTV

Employed, 1 year self-employed and contractors



Capital Raise up to 90% for Debt Consolidation



Loan terms 5-40 years with maximum age of 85 at the end of the term



England, Wales and Scotland



Improved AVM criteria for remortgages and transfer of equity mortgages



Gifted deposits and developer incentives



Married (sole proprietor) / co-habiting borrowers



LTI Boost Range offering uncapped LTI's over 5.0 times income

Platinum

Prime Plus

Prime Near Prime Right to Buy

Shared Ownership



Fast track legal s	services available for remortga	ge applications w	ith no legal fees.						
				Products					
Category	Product Type	65%	70%	75%	80%	85%	90%	95% FTB Only	Product Fee
	2-year fixed	5.99%	6.09%	6.09%	6.24%	6.79%	7.39%	7.79%	£1,495
Core	5-year fixed	5.89%	5.99%	5.99%	6.14%	6.69%	7.29%	7.69%	£1,495
95% LTV	5-year fixed £1,000 Cashback £75k min. loan	6.14%	6.24%	6.24%	6.39%	6.94%	7.54%	7.94%	£1,495
Max 5x LTI	Lifetime tracker w/o ERC	BBR + 2.45%	BBR + 2.55%	BBR + 2.55%	BBR + 2.85%	BBR + 3.45%	BBR + 3.85%	BBR + 4.65%	£1,495
	2-year fixed	6.64%	6.74%	6.74%	6.89%	7.44%	8.04%	8.44%	£0
Fee Assist	5-year fixed	6.14%	6.24%	6.24%	6.39%	6.99%	7.59%	7.99%	£0
	2-year fixed Valuation Refund*	6.73%	6.83%	6.83%	6.98%	7.53%	8.11%	8.51%	£0
95% LTV Max 5x LTI	5-year fixed Valuation Refund*	6.20%	6.30%	6.30%	6.45%	7.05%	7.63%	8.03%	£0
	2-year fixed	6.39%	6.49%	6.49%	6.64%				£1,495
LTI Boost**	5-year fixed	6.29%	6.39%	6.39%	6.54%				£1,495
80% LTV	Lifetime tracker with ERC	BBR + 2.69%	BBR + 2.79%	BBR + 2.79%	BBR + 3.09%				£1,495
Uncapped LTI	Lifetime tracker w/o ERC	BBR + 3.05%	BBR + 3.15%	BBR + 3.15%	BBR + 3.45%				£1,495

^{*}The valuation will be refunded within 30 days of the completion of the loan

^{**}Minimum household income of £50,000 is required. Only available as capital repayment.

			Key crit	teria	
Acceptable adverse		Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults:	0 for balances >£500 in 36 months	Minimum loan size:		Minimum age: 21 years	Application fee: £199
Unsatisfied defaults:	0 for balances >£500 in 36 months	£25,000		Maximum age:	For fee assist products, the application fee is refundable within
Satisfied CCJs:	0 for balances >£500 in 36 months			Capital Repayment = Loan term to finish by 85th birthday	30 days of completion. Please see our legal and valuation tariff for
Unsatisfied CCJs:	0 for balances >£500 in 36 months	Maximum loan size*:		Interest Only = Loan term to finish by 75th birthday	details on legal and valuation fees.
Max total CCJ value:	£5,000	£1,500,000	65%	Maximum number of applicants: 2	ERCs
Secured arrears:	0 in 36 months and up to date	£1,250,000	70%	Minimum income for capital repayment:	2yr fix 2%/1%
Unsecured arrears:	1 in 12 months for balances >£500 and up to date	£1,000,000	75%	Core: £15,000 main income earner	5yr fix 5%/5%/4%/3%/2%
Payday loans:	0 in 36 months	£750,000	80%	LTI Boost: £50,000 household income	
Discharged DMPs:	0 in 72 months	£600,000	85%	Minimum income for interest only:	Additional Criteria
Current DMPs:	Not accepted	£500,000	90%	£15,000 main income earner	Self employed: Minimum 2 year trading history
Bankruptcies / IVAs:	0 in 72 months	£500,000	95%	Over 10 years from retirement:	Employed: Minimum time in employment of 3 months
(i) An explanation is requ	ired for all adverse credit, especially in cases of a	*for unencumbered: loan sizes are capped	at	Work off current income with proof of pension	First time buyer: Accepted. For 95% LTV: additional applicants
worsening credit profile.	(ii) Unsecured credit with balances below £500 are	£500,000 and max LTV is 75%.		Within 10 years of retirement:	considered where they have not owned a property in the last 5 years.
	ssments but will be reviewed for affordability.			Work off lower of current income or pension income	Borrowers living with family accepted.
1 ' '	suppliers' payment profiles are not taken into			Bonus / Overtime / Commission:	Interest only: Not available for LTI Boost
account for plan assessn	nent purposes (excluding CCJs and defaults).			Up to 100% can be used if regular and consistent	Unencumbered: Not available for LTI Boost
		Loan sizes up to £2.5m considered by refer		Married / Co-habiting applicants	New build: Flats up 75% LTV, houses up to 90% LTV
		Lender fee is excluded from LTV calculation	า	Applications from married individuals applying in their	Debt consolidation: Available up to 90% LTV - all unsecured
		capped at max of 90% LTV.		sole name accepted. We can also consider adding	debts are paid directly from BACS. Not permitted for interest only.
Loan Term		Fees cannot be added above gross maximu	um	non-owning spouses / partners to mortgage application.	Visa holders: Skilled Worker, Health & Care or UK Ancestry visas
Minimum - 5 years; ma	aximum - 40 years	LTV of 90%.			accepted to 90% LTV provided they have >24 months UK residency.

Repayment methods Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

AVM criteria

- Up to loan sizes of £300,000
- Max LTV 70% subject to Confidence Level

• Available up to property values of £1m

• Available for remortgages, unencumbered properties and transfer of equity

Platinum

Prime Plus

Prime)

Near Prime

Right to Buy

Shared Ownership



Fast track legal services available for remortgage applications with no legal fees. **Products** Product Fee 2-vear fixed 6.09% 6.19% 6.19% 6.34% 6.89% 7.49% £1.495 Core 5-year fixed 7 39% £1.495 5 99% 6.09% 6.09% 6.24% 6 79% 5-year fixed £1,000 Cashback £75k min. loan 7 64% 90% LTV 6.24% 6.34% 6.34% 6.49% 7.04% £1,495 Max 5x ITI Lifetime Tracker w/o ERC BBR + 2.55% BBR + 2.65% BBR + 2.65% BBR + 2.95% BBR + 3.55% BBR + 3.95% £1.495 2-vear fixed 6.74% 6.84% 6.84% 6.99% 7.54% 8 14% £0 Fee Assist 7 69% 5-year fixed 6.24% 6.34% 6.34% 6.49% 7.09% £0 90% LTV 2-vear fixed Valuation Refund* 6.83% 6.93% 6.93% 7.08% 7.63% 8.21% £0 Valuation Refund* 7.73% £0 5-year fixed 6.30% 6.40% 6.40% 6.55% 7.15% 2-year fixed 6.49% 6.59% 6.59% 6.74% £1,495 LTI Boost** 5-vear fixed 6.39% 6.64% £1.495 6.49% 6.49% Lifetime Tracker with ERC BBR + 2.79% BBR + 2.89% BBR + 2.89% BBR + 3.19% £1.495 £1.495 Lifetime Tracker w/o ERC BBR + 3.15% BBR + 3.25% BBR + 3.25% BBR + 3.55%

^{**}Minimum household income of £50,000 is required. Only available as capital repayment.

			Vary authoria	
			Key criteria	
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults: 0 for balances >£500 in 24 months	Minimum loan size:		Minimum age: 21 years	Application fee: £199
Unsatisfied defaults: 0 for balances >£500 in 24 months	£25,000		Maximum age:	For fee assist products, the application fee is refundable within
Satisfied CCJs: 0 for balances >£500 in 24 months			Capital Repayment = Loan term to finish by 85th birthday	30 days of completion. Please see our legal and valuation tariff for
Unsatisfied CCJs: 0 for balances >£500 in 24 months	Maximum loan size*:		Interest Only = Loan term to finish by 75th birthday	details on legal and valuation fees.
Max total CCJ value: Over £5000 by referral	£1,500,000	65%	Maximum number of applicants: 2	ERCs
Secured arrears: 0 in 24 months and up to date	£1,250,000	70%	Minimum income for capital repayment:	2yr fix 2%/1%
Unsecured arrears: Max Status 2 in 12 months for	£1,000,000	75%	Core: £15,000 main income earner	5yr fix 5%/5%/4%/3%/2%
balances >£500 and up to date	£750,000	80%	LTI Boost: £50,000 household income	
Payday loans: 0 in 24 months	£600,000	85%	Minimum income for interest only:	Additional Criteria
Discharged DMPs: 0 in 72 months	£500,000	90%	£15,000 main income earner	Self employed: Minimum 2 year trading history
Current DMPs: Not accepted	*for unencumbered: loan sizes are		Over 10 years from retirement:	Employed: Minimum time in employment of 3 months
Bankruptcies / IVAs: 0 in 72 months	capped at £500,000 and max LTV is	s 75%.	Work off current income with proof of pension e.g.	First Time Buyer: Accepted
(i) An explanation is required for all adverse credit, especially in			payslip showing pension deduction	Borrowers living with family accepted.
cases of a worsening credit profile.			Within 10 years of retirement	Interest only: Not available for LTI Boost
(ii) Unsecured credit with balances below £500 are excluded			Work off lower of current income or pension income	Unencumbered: Not available for LTI Boost
from plan assessments but will be reviewed for affordability.	Loan sizes up to £2.5m considered	by	Bonus/ Overtime/ Commission	New build: Flats up 75% LTV, houses up to plan max LTV
(iii) Utilities and comms suppliers' payment profiles are not taken	referral.		Up to 100% can be used if regular and consistent	Debt consolidation: Available up to 90% LTV - all unsecured
into account for plan assessment purposes (excluding CCJs	Lender fee is excluded from LTV		Married / Co-habiting applicants	debts are paid directly from BACS. Not permitted for interest only.
and defaults).	calculation capped at max of 90% L	.TV.	Applications from married individuals applying in their	Visa holders: Skilled Worker, Health & Care or UK Ancestry
Loan Term	Fees cannot be added above gross	3	sole name accepted. We can also consider adding	visas accepted provided they have >24 months UK residency.
Minimum - 5 years ; maximum - 40 years	maximum LTV of 90%.		non-owning spouses / partners to mortgage application.	

Repayment methods Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

AVM criteria

- Up to loan sizes of £300,000
- Max LTV 70% subject to Confidence Level

• Available up to property values of £1m

 Available for remortgages, unencumbered properties and transfer of equity

^{*}The valuation will be refunded within 30 days of the completion of the loan

remier Platinum

Prime Plus

Prime Near Prime

Right to Buy

Shared Ownership



			Produ	cts			
Category	Product Type	65%	70%	75%	80%	85%	Product Fee
	2-year fixed	6.29%	6.39%	6.39%	6.54%	7.09%	£1,495
Core	5-year fixed	6.19%	6.29%	6.29%	6.44%	6.99%	£1,495
85% LTV	5-year fixed £1,000 Cashback £75k min. loan	6.44%	6.54%	6.54%	6.69%	7.24%	£1,495
lax 5x LTI	Lifetime Tracker w/o ERC	BBR + 2.75%	BBR + 2.85%	BBR + 2.85%	BBR + 3.15%	BBR + 3.75%	£1,495
	2-year fixed	6.94%	7.04%	7.04%	7.19%	7.74%	£0
Fee Assist	5-year fixed	6.44%	6.54%	6.54%	6.69%	7.29%	£0
85% LTV	2-year fixed Valuation Refund*	7.03%	7.13%	7.13%	7.28%	7.83%	£0
lax 5x LTI	5-year fixed Valuation Refund*	6.50%	6.60%	6.60%	6.75%	7.35%	£0
	2-year fixed	6.69%	6.79%	6.79%	6.94%		£1,495
LTI Boost**	5-year fixed	6.59%	6.69%	6.69%	6.84%		£1,495
BO% LTV	Lifetime Tracker with ERC	BBR + 2.99%	BBR + 3.09%	BBR + 3.09%	BBR + 3.39%		£1,495
ncapped LTI	Lifetime Tracker w/o FRC	BBR + 3.35%	BBR + 3.45%	BBR + 3.45%	BBR + 3.75%		£1.495

^{*}The valuation will be refunded within 30 days of the completion of the loan

^{**}Minimum household income of £50,000 is required. Only available as capital repayment.

			Key cri	teria	
Acceptable adverse		Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults:	0 for balances >£500 in 12 months	Minimum loan size:		Minimum age: 21 years	Application fee: £19
Unsatisfied defaults:	0 for balances >£500 in 12 months	£25,000		Maximum age:	For fee assist products, the application fee is refundable
Satisfied CCJs:	0 for balances >£500 in 12 months			Capital Repayment = Loan term to finish by 85th birthday	within 30 days of completion. Please see our legal and
Unsatisfied CCJs:	0 for balances >£500 in 12 months	Maximum Ioan size*:		Interest Only = Loan term to finish by 75th birthday	valuation tariff for details on legal and valuation fees.
Max total CCJ value:	Over £7500 by referral	£1,500,000	65%	Maximum number of applicants: 2	ERCs
Secured arrears:	0 in 12 months and up to date	£1,250,000	70%	Minimum income for capital repayment:	2yr fix 2%/19
Unsecured arrears:	Accepted where outstanding arrears being	£1,000,000	75%	Core: £15,000 main income earner	5yr fix 5%/5%/4%/3%/2%
	cleared by the mortgage	£750,000	80%	LTI Boost: £50,000 household income	
Payday loans:	0 in 12 months	£600,000	85%	Minimum income for interest only:	Additional Criteria
Discharged DMPs:	0 in 72 months	*for unencumbered: loan sizes	are	£15,000 main income earner	Self employed: Minimum 1 year trading history
Current DMPs:	Not accepted	capped at £500,000 and max L	_TV is 75%.	Over 10 years from retirement:	Employed: Minimum time in employment of 3 months
Bankruptcies / IVAs:	0 in 72 months			Work off current income with proof of pension e.g.	First time buyer: Accepted
(i) An explanation is requi	red for all adverse credit, especially in cases of			payslip showing pension deduction	Interest only: Not available for LTI boost
a worsening credit profile.	. (ii) Unsecured credit with balances below £500			Within 10 years of retirement	Unencumbered: Not available for LTI Boost
are excluded from plan as	ssessments but will be reviewed for affordability.			Work off lower of current income or pension income	New build: Flats up 75% LTV, houses up to plan max LTV
(iii) Utilities and comms su	ippliers' payment profiles are not taken into			Bonus/ Overtime/ Commission	Debt consolidation: Available up to 85% LTV - all
account for plan assessm	nent purposes (excluding CCJs and defaults).			Up to 100% can be used if regular and consistent	unsecured debts are paid directly from BACS. Not
		Loan sizes up to £2.5m conside	ered by	Married / Co-habiting applicants	permitted for interest only.
		referral.		Applications from married individuals applying in their	Visa holders: Skilled Worker, Health & Care or UK
Loan Term		Lender fee is excluded from LT	ΓV	sole name accepted. We can also consider adding	Ancestry visas accepted provided they have
Minimum - 5 years; ma	ximum - 40 years	calculation.		non-owning spouses / partners to mortgage application.	>24 months UK residency.

Repayment methods

Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

AVM criteria

- Up to loan sizes of £300,000
- Max LTV 70% subject to Confidence Level

• Available up to property values of £1m

Available for remortgages, unencumbered properties and transfer of equity

remier Platinum

Prime Plus

Prime Near Prime

Right to Buy

Shared Ownership



Fast track legal services available for remortgage applications with no legal fees.

			Products			
Category	Product Type	65%	70%	75%	80%	Product Fee
	2-year fixed	6.84%	6.94%	6.94%	7.09%	£1,495
Core	5-year fixed	6.74%	6.84%	6.84%	6.99%	£1,495
80% LTV	5-year fixed £1,000 Cashback £75k min. loan	7.14%	7.24%	7.24%	7.39%	£1,495
Max 5x LTI	Lifetime Tracker w/o ERC	BBR + 3.29%	BBR + 3.39%	BBR + 3.39%	BBR + 3.69%	£1,495
	2-year fixed	7.49%	7.59%	7.59%	7.74%	£0
Fee Assist	5-year fixed	6.99%	7.09%	7.09%	7.24%	£0
	2-year fixed Valuation Refund*	7.64%	7.74%	7.74%	7.89%	£0
	5-year fixed Valuation Refund*	7.09%	7.19%	7.19%	7.34%	£0
	2-year fixed	7.24%	7.34%	7.34%	7.49%	£1,495
LTI Boost**	5-year fixed	7.14%	7.24%	7.24%	7.39%	£1,495
80% LTV	Lifetime Tracker with ERC	BBR + 3.55%	BBR + 3.65%	BBR + 3.65%	BBR + 3.95%	£1,495
Uncapped LTI	Lifetime Tracker w/o ERC	BBR + 3.89%	BBR + 3.99%	BBR + 3.99%	BBR + 4.29%	£1,495

^{*}The valuation will be refunded within 30 days of the completion of the loan

^{**}Minimum household income of £50,000 is required. Only available as capital repayment.

		ey criteria			
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees	
Satisfied defaults: Accepted	Minimum loan size:		Minimum age: 21 years	Application fee:	£199
Unsatisfied defaults: 0 for balances >£500 in 6 months	£25,000		Maximum age:	For fee assist products, the applica	tion fee is refundable
Satisfied CCJs: Accepted			Capital Repayment = Loan term to finish by 85th birthday	within 30 days of completion. Please	see our legal and
Unsatisfied CCJs: 0 for balances >£500 in 6 months	Maximum loan size*:		Interest Only = Loan term to finish by 75th birthday	valuation tariff for details on legal an	d valuation fees.
Max total CCJ value: Not Applicable	£1,000,000	65%	Maximum number of applicants: 2	ERCs	
Secured arrears: 1 in 12 months and 0 in 6 months	£850,000	70%	Minimum income for capital repayment:	2yr fix	2%/1%
Unsecured arrears: Accepted where outstanding arrea	rs being £750,000	75%	Core: £15,000 main income earner	5yr fix	5%/5%/4%/3%/2%
cleared by the mortgage	£600,000	80%	LTI Boost: £50,000 household income		
Payday loans: 0 in 6 months	*for unencumbered: loan s	sizes are	Minimum income for interest only:	Additional Criteria	
Discharged DMPs: 0 in 36 months	capped at £500,000 and n	nax LTV is 75%.	£15,000 main income earner	Self employed: Minimum 1 year tra	ding history
Current DMPs: Not accepted			Over 10 years from retirement:	Employed: Minimum time in employr	ment of 3 months
Bankruptcies / IVAs: 0 in 72 months			Work off current income with proof of pension e.g.	First Time Buyer: 12 months currer	nt rental history required
(i) An explanation is required for all adverse credit, especia	ally in cases		payslip showing pension deduction	(applicants living with family consider	red by referral)
of a worsening credit profile.			Within 10 years of retirement	Interest only: Not available for LTI I	
(ii) Unsecured credit with balances below £500 are exclude	ed from plan		Work off lower of current income or pension income	Unencumbered: Not available for L	
assessments but will be reviewed for affordability.			Bonus/ Overtime/ Commission	New build: Flats up 75% LTV, hous	
(iii) Utilities and comms suppliers' payment profiles are not			Up to 100% can be used if regular and consistent	Debt consolidation: Available up to	
account for plan assessment purposes (excluding CCJs an	The second secon	nsidered by	Married / Co-habiting applicants	debts are paid directly from BACS. N	
1 -	referral.	1.777	Applications from married individuals applying in their	Visa holders: Skilled Worker, Health	
Loan Term	Lender fee is excluded fro	m L I V	sole name accepted. We can also consider adding	Ancestry visas accepted provided the	ey have >24 months
Minimum - 5 years ; maximum - 40 years	calculation.		non-owning spouses / partners to mortgage application.	UK residency.	

Repayment methods Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

AVM criteria

- Up to loan sizes of £300,000
- Max LTV 70% subject to Confidence Level
- Available up to property values of £1m

Available for remortgages, unencumbered properties and transfer of equity

Premier Platinum

Prime Plus

Prime

Near Prime Di

Right to Buy

Shared Ownership



Fast track legal services available for remortgage applications with no legal fees.

	Products Product Products Product Products Product								
Category	Product Type	65%	70%	75%	Product Fee				
	2-year fixed	7.89%	7.99%	7.99%	£1,495				
Core	5-year fixed	7.79%	7.89%	7.89%	£1,495				
75% LTV	5-year fixed £1,000 Cashback £75k min. loan	8.19%	8.29%	8.29%	£1,495				
Max 5x LTI	Lifetime Tracker w/o ERC	BBR + 4.15%	BBR + 4.25%	BBR + 4.25%	£1,495				
	2-year fixed	8.54%	8.64%	8.64%	£0				
Fee Assist	5-year fixed	8.09%	8.19%	8.19%	£0				
75% LTV	2-year fixed Valuation Refund*	8.69%	8.79%	8.79%	£0				
Max 5x LTI	5-year fixed Valuation Refund*	8.19%	8.29%	8.29%	£0				

^{*}The valuation will be refunded within 30 days of the completion of the loan

	• •				
			Key crit	teria	
Acceptable adverse		Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults:	Accepted	Minimum loan size:		Minimum age: 21 years	Application fee: £199
Unsatisfied defaults:	1 for balances >£500 in 12 months	£25,000		Maximum age: Loan term to finish by 85th birthday	For fee assist products, the application fee is refundable
Satisfied CCJs:	Accepted			Maximum number of applicants: 2	within 30 days of completion. Please see our legal and
Unsatisfied CCJs:	1 for balances >£500 in 12 months	Maximum loan size*:		Minimum income:	valuation tariff for details on legal and valuation fees.
Max total CCJ value:	Not Applicable	£750,000	65%	£15,000 main income earner	ERCs
Secured arrears:	1 in 12 months and 0 in 3 months	£650,000	70%	Over 10 years from retirement:	2yr fix 2%/1%
Unsecured arrears:	Accepted	£500,000	75%	Work off current income with proof of pension e.g.	5yr fix 5%/5%/4%/3%/2%
Payday loans:	0 in 3 months	*for unencumbered: loa	n sizes are	payslip showing pension deduction	
Discharged DMPs:	Accepted with satisfactory explanation	capped at £500,000		Within 10 years of retirement	Additional Criteria
Current DMPs:	Accepted if being discharged directly from			Work off lower of current income or pension income	Self employed: Minimum 1 year trading history
	the mortgage proceeds & satisfactory explanation.			Bonus/ Overtime/ Commission	Employed: Minimum time in employment of 3 months
Bankruptcies / IVAs:	0 in 72 months			Up to 100% can be used if regular and consistent	First Time Buyer: Not accepted
(i) An explanation is req	uired for all adverse credit, especially			Married / Co-habiting applicants	Interest only: Not available
in cases of a worsening	credit profile. (ii) Unsecured credit with			Applications from married individuals applying in their	New build: Flats up 75% LTV, houses up to plan max LTV
balances below £500 ar	e excluded from plan assessments			sole name accepted. We can also consider adding	Debt consolidation: Available up to 75% LTV - all
but will be reviewed for a	affordability. (iii) Utilities and comms			non-owning spouses / partners to the mortgage	unsecured debts are paid directly from BACS.
suppliers' payment profi	les are not taken into account	Loan sizes up to £2.5m	considered by	application.	Visa holders: Skilled Worker, Health & Care or UK
	rposes (excluding CCJs and defaults).	referral.			Ancestry visas accepted provided they have >24 months
Loan Term		Lender fee is excluded	from LTV		UK residency.
Minimum - 5 years; m	aximum - 40 years	calculation.			

Repayment methods Capital and interest

Affordability will be calculated according to the repayment method selected.

AVM criteria

- Up to loan sizes of £300,000
- Max LTV 70% subject to Confidence Level

Available up to property values of £1m

Available for remortgages, unencumbered properties and transfer of equity

Premier Platinum

Prime Plus

Prime

Near Prime Right to Buy

Shared Ownership



Fast track legal serv	Fast track legal services available for remortgage applications with no legal fees.						
	Products Product Products Product Products Product Produc						
Category	Product Type	75% OMV	Product Fee				
	2-year fixed	7.14%	£1,495				
	5-year fixed	6.84%	£1,495				
Right to Buy - Purchase	5-year fixed £1,000 Cashback £75k min. loan	7.09%	£1,495				
Only	2-year fixed Fee assist	7.74%	£0				
	5-year fixed Fee assist	7.19%	£0				
75% LTV Max 5x LTI	2-year fixed Fee assist Valuation Refund*	7.89%	£0				
	5-year fixed Fee assist Valuation Refund*	7.29%	£0				

^{*}The valuation will be refunded within 30 days of the completion of the loan

		Key cr	teria	
Acceptable adverse		Loan Amount LTV Limit	Applicant	Fees
Satisfied defaults:	0 for balances >£500 in 12 months	Minimum loan size:	Minimum age: 21 years	Application fee: £199
Unsatisfied defaults:	0 for balances >£500 in 12 months	£25,000	Maximum age: Loan term to finish by 85th birthday	For fee assist products, the application fee is refundable
Satisfied CCJs:	0 for balances >£500 in 12 months		Maximum number of applicants: 2	within 30 days of completion. Please see our legal and
Unsatisfied CCJs:	0 for balances >£500 in 12 months	Maximum loan size*:	Minimum income:	valuation tariff for details on legal and valuation fees.
Max total CCJ value:	Over £7500 by referral	£500,000 75%	£15,000 main income earner	ERCs
Secured arrears:	0 in 12 months and up to date	*Loans over £500,000 considered by	Over 10 years from retirement:	2yr fix 2%/1%
Unsecured arrears:	Accepted if up to date	referral	Work off current income with proof of pension e.g.	5yr fix 5%/5%/4%/3%/2%
Payday loans:	0 in 12 months		payslip showing pension deduction	Additional Criteria
Discharged DMPs:	0 in 72 months		Within 10 years of retirement	Self employed: Minimum 1 year trading history
Current DMPs:	Not accepted		Work off lower of current income or pension income	Employed: Minimum time in employment of 3 months
Bankruptcies / IVAs:	0 in 72 months		Bonus/ Overtime/ Commission	First time buyer: Accepted
			Up to 100% can be used if regular and consistent	Interest only: Not available
(i) An explanation is require	ed for all adverse credit, especially in cases		Married / Co-habiting applicants	Rental Payments: Last 12 months required
of a worsening credit profil	le. (ii) Unsecured credit with balances below		Applications from married individuals applying in their	Council Flats: Accepted up to 4 stories with minimum property
£500 are excluded from pla	an assessments but will be reviewed for affordability.	The lender fee (where applicable) can	sole name accepted. We can also consider adding	value of £200,000 up to 65% LTV. 5 stories or more
(iii) Utilities and comms sup	pliers' payment profiles are not taken	be added to the mortgage up to the	non-owning spouses / partners to the mortgage	with a lift considered by referral
into account for plan asses	sment purposes (excluding CCJs and defaults).	maximum LTV of 75% of the OMV	application.	Legal Services: Dual representation available exclusively
				through our closed panel of solicitors.
		Key RTB Criteria		Debt consolidation: Not permitted.
Loan Term	Location	Lower of 100% of discounted		Visa holders: Skilled Worker, Health & Care or UK Ancestry
Minimum - 5 years; maxi	mum - 40 years England and Isle of Wight Only	purchase price or 75% of the OMV		visas accepted provided they have >24 months UK residency.

Repayment methods

Capital and interest

Affordability will be calculated according to the repayment method selected.

Fast track legal services available for remortgage applications with no legal fees.

			Products		
Category	Product Type	90% LSV	95% LSV	100% LSV	Product Fee
	2-year fixed	6.84%	6.94%	7.34%	£1,495
	5-year fixed	6.44%	6.54%	6.94%	£1,495
Shared Ownership -	5-year fixed £1,000 Cashback £75k min. loan	6.69%	6.79%	7.19%	£1,495
Purchases & Remortgages	2-year fixed Fee assist	7.44%	7.54%	7.94%	£0
	5-year fixed Fee assist	6.69%	6.79%	7.19%	£0
75% LTV Max 5x LTI	2-year fixed Fee assist Valuation Refund*	7.59%	7.69%	8.09%	£0
	5-year fixed Fee assist Valuation Refund*	6.79%	6.89%	7.29%	£0

^{*}The valuation will be refunded within 30 days of the completion of the loan

Key criteria										
Acceptable adverse		Loan Amount LTV Limit Applicant		Fees						
Satisfied defaults:	0 for balances >£500 in 12 months	Minimum loan size:	Minimum age: 21 years	Application fee: £199						
Unsatisfied defaults:	0 for balances >£500 in 12 months	£25,000	Maximum age: Loan term to finish by 85th birthday	For fee assist products, the application fee is refundable						
Satisfied CCJs:	0 for balances >£500 in 12 months		Maximum number of applicants: 2	within 30 days of completion. Please see our legal and						
Unsatisfied CCJs:	0 for balances >£500 in 12 months	Maximum loan size*:	Minimum income:	valuation tariff for details on legal and valuation fees.						
Max total CCJ value:	Over £7500 by referral	£450,000 (London) 75%	£15,000 main income earner	ERCs						
Secured arrears:	0 in 12 months and up to date	£400,000 (outside of London) 75%	Over 10 years from retirement:	2yr fix 2%/1%						
Unsecured arrears:	Accepted if up to date	*Loans over £450,000 considered by referral	Work off current income with proof of pension e.g.	5yr fix 5%/5%/4%/3%/2%						
Payday loans:	0 in 12 months		payslip showing pension deduction	Additional Criteria						
Discharged DMPs:	0 in 72 months	Within 10 years of retirement		Self employed: Mininimum 1 year trading history						
Current DMPs:	Not accepted		Work off lower of current income or pension income	Employed: Minimum time in employment of 3 months						
Bankruptcies / IVAs:	0 in 72 months		Bonus/ Overtime/ Commission	First time buyer: Accepted						
			Up to 100% can be used if regular and consistent	Interest only: Not available						
(i) An explanation is required for all adverse credit, especially in cases		Fees associated with the mortgage which are Married / Co-habiting applicants		Affordability: Rental payment to be factored in						
of a worsening credit profile. (ii) Unsecured credit with balances below £500		detailed in our ESIS and Mortgage Offer can be	Applications from married individuals applying in their sole	New build: Flats up 75% LTV, houses up to plan max L						
are excluded from plan assessments but will be reviewed for affordability.		added to the loan up to a max of the lower	name accepted. We can also consider adding non-owning	Legal Services: Dual representation available						
(iii) Utilities and comms suppliers' payment profiles are not taken		of 95% Loan to Share Value or 75% of the OMV spouses / partners to the mortgage application.		exclusively through our closed panel of solicitors.						
into account for plan assessment purposes (excluding CCJs and defaults).		Key Shared Ownership Criteria		Debt consolidation: Not permitted.						
Loan Term		1. Up to 100% of shares being purchased up to a maximum of 75% of OMV		Visa holders: Skilled Worker, Health & Care or UK						
Minimum - 5 years ; maximum - 40 years		2. Minimum/maximum share: 25%/75%		Ancestry visas accepted provided they have >24 months						
Location		3. Solicitors to confirm that the lease meets our requirements including a Mortgage Protection Clause and		UK residency.						
1. England, Wales and Isle	9 ,	the ability to staircase to 100%								
Available for shared ownership schemes registered in England and		Like for like remortgages accepted where app								
	munity Agency (Homes England) and the	12 month								
Welsh Assembly (Shared Ownership Wales)		Capital raising not permitted other than for tra								

Repayment methods

Capital and interest

Affordability will be calculated according to the repayment method selected.

Credit Tiers



NEW	Premier	Platinum	Prime Plus	Prime	Near Prime	Right to Buy (Prime Plus)	Shared Ownership (Prime Plus)
Max LTV	95% (FTB only), 90% all other borrowers	90%	85%	80%	75%	Lower of 100% of discounted Purchase Price or 75% of OMV	Up to 100% of shares being purchased up to a max of 75% of OMV
Satisfied Defaults	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted	0 > £500 in 12 months	0 > £500 in 12 months
Unsatisfied Defaults	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	0 > £500 in 6 months	1 > £500 in 12 months	0 > £500 in 12 months	0 > £500 in 12 months
Satisfied CCJs	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted	0 > £500 in 12 months	0 > £500 in 12 months
Unsatisfied CCJs	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	0 > £500 in 6 months	1 > £500 in 12 months	0 > £500 in 12 months	0 > £500 in 12 months
Max CCJ Value	£5,000	Over £5,000 by referral	Over £7,500 by referral	Not applicable	Not applicable	Over £7,500 by referral	Over £7,500 by referral
Secured Arrears	0 in 36 months and up to date	0 in 24 months and up to date	0 in 12 months and up to date	1 in 12, none in 6 months	1 in 12, none in 3 months	0 in 12 months and up to date	0 in 12 months and up to date
Unsecured Arrears	1 in 12 months > £500 and up to date	2 in 12 months > £500 and up to date	Accepted when being cleared by the mortgage	Accepted when being cleared by the mortgage	Accepted	Accepted if up to date	Accepted if up to date
Payday / High Interest / Short Tem Loans	0 in 36 months	0 in 24 months	0 in 12 months	0 in 6 months	0 in 3 months	0 in 12 months	0 in 12 months
Discharged DMPs	0 in 72 months	0 in 72 months	0 in 72 months	0 in 36 months	Accepted with satisfactory explanation	0 in 72 months	0 in 72 months
Current DMPs	Not accepted	Not accepted	Not accepted	Not accepted	Accepted if discharged from mortgage proceeds	Not accepted	Not accepted
Bankruptcies/IVAs	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months

(i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).